

Form 1040 Department of the Treasury—Internal Revenue Service (99) **2014** OMB No. 1545-0047 IRS Use Only—Do not write or staple in this space.

U.S. Individual Income Tax Return

Your first name and initial Last name Your social security number
If a joint return, spouse's first name and initial Last name Spouse's social security number
Home address (number and street), if you have a P.O. box, see instructions. Apt. no. Make sure the SSN(s) above and on line 6c are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).
Foreign country name Foreign province/state/country Foreign postal code
Presidential Election Campaign: Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status
1 ☐ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ☐ 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ☐ 5 ☐ Qualifying widow(er) with dependent child

Exemptions
6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a.
b ☐ Spouse
c **Dependents:**
(1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) ☐ If child under age 17 qualifying for child tax credit (see instructions)
If more than four dependents, see instructions and check here ☐
d Total number of exemptions claimed

Income
7 Wages, salaries, tips, etc. Attach Form(s) W-2 7
8a Taxable interest. Attach Schedule B if required 8a
9 Tax-exempt interest. Do not include on line 8a 9a
10 Ordinary dividends. Attach Schedule B if required 10
11 Qualified dividends 11
12 Taxable refunds, credits, or offsets of state and local income taxes 12
13 Alimony received 13
14 Business income or (loss). Attach Schedule C or C-EZ 14
15 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ 15
16 Other gains or (losses). Attach Form 4797 16
17 IRA distributions 15a b Taxable amount 17
18 Pensions and annuities 16a b Taxable amount 18
19 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 19
20 Farm income or (loss). Attach Schedule F 20
21 Unemployment compensation 21
22 Social security benefits 20a b Taxable amount 22
23 Other income. List type and amount 23
24 Combine the amounts in the far right column for lines 7 through 21. This is your total income 24

Adjusted Gross Income
25 Educator expenses 25
26 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 26
27 Health savings account deduction. Attach Form 8889 27
28 Moving expenses. Attach Form 3903 28
29 Deductible part of self-employment tax. Attach Schedule SE 29
30 Self-employed SEP, SIMPLE, and qualified plans 30
31 Self-employed health insurance deduction 31
32 Penalty on early withdrawal of savings 32
31a Alimony paid b Recipient's SSN 31a
32 IRA deduction 32
33 Student loan interest deduction 33
34 Tuition and fees. Attach Form 8817 34
35 Domestic production activities deduction. Attach Form 8803 35
36 Add lines 23 through 35 36
37 Subtract line 36 from line 24. This is your adjusted gross income 37

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form 1040 (2014)

For those receiving SS benefits, the law requires any amount on line 20a be added to line 37. **Line 20a plus line 37 equals the adjusted gross income.**

Allowable deductions include:

- ✓ **Educator Expenses (line 23)**—for qualified educators only
- ✓ **Alimony Paid (line 31a)**
- ✓ **Student loan interest (line 33)**—Only the interest may be deducted, **NOT** the loan amount.
- ✓ **Tuition and Fees (line 34)**—This is for **post-secondary (higher) education expenses only**. **Can only be counted as a deduction if entered on line 23.** If entered on line 50 the amount is used a tax credit; therefore, is **NOT** allowed as a deduction.

Form 1040 (2014) Page 2

Tax and Credits
38 Amount from line 37 (adjusted gross income) 38
39a Check ☐ You were born before January 2, 1950, ☐ Blind. Total boxes checked ☐ 39a
b ☐ Spouse was born before January 2, 1950, ☐ Blind. checked ☐ 39b
c ☐ If (see instructions) on a separate return or you were a dual-status alien, check here ☐ 39c
40 **Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin) 40
41 Subtract line 40 from line 38 41
42 **Exemptions.** If line 38 is \$152,525 or less, multiply \$3,950 by the number on line 6d. Otherwise, see instructions 42
43 **Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43
44 **Tax** (see instructions). Check if any from: a ☐ Form(s) 9814 b ☐ Form 4972 c ☐ 44
45 **Alternative minimum tax** (see instructions). Attach Form 6251 45
46 Excess advance premium tax credit repayment. Attach Form 8962 46
47 Add lines 44, 45, and 46 47
48 Foreign tax credit. Attach Form 1116 if required 48
49 Credit for child and dependent care expenses. Attach Form 2441 49
50 **Education credits** from Form 8863, line 19 50
51 Retirement savings contributions credit. Attach Form 8880 51
52 Child tax credit. Attach Schedule 8812, if required 52
53 Residential energy credits. Attach Form 5695 53
54 Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐ 54
55 Add lines 48 through 54. These are your **total credits** 55
56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- 56
57 Self-employment tax. Attach Schedule SE 57
58 Unreported social security and Medicare tax from Form: a ☐ 4197 b ☐ 8919 58
59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required 59
60a Household employment taxes from Schedule H 60a
b First-time homebuyer credit repayment. Attach Form 5405 if required 60b
61 Health care: individual responsibility (see instructions). Full-year coverage ☐ 61
62 Taxes from: a ☐ Form 9859 b ☐ Form 8960 c ☐ Instructions; enter code(s) 62
63 Add lines 56 through 62. This is your **total tax** 63

Payments
64 Federal income tax withheld from Forms W-2 and 1099 64
65 2014 estimated tax payments and amount applied from 2013 return 65
66a **Earned income credit (EIC)** 66a
b ☐ Nonrefundable combat pay election 66b
67 Additional child tax credit. Attach Schedule 8812 67
68 American opportunity credit from Form 8863, line 8 68
69 Net premium tax credit. Attach Form 8962 69
70 Amount paid with request for extension to file 70
71 Excess social security and tier 1 RRTA tax withheld 71
72 Credit for federal tax on fuels. Attach Form 4136 72
73 Credits from Form: a ☐ 2439 b ☐ Refined c ☐ Refined d ☐ 73
74 Add lines 64, 65, 66a, and 67 through 73. These are your **total payments** 74

Refund
75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you **overpaid** 75
76a Amount of line 75 you want refunded to you. If Form 8878 is attached, check here ☐ 76a
b Routing number ☐ c Type: ☐ Checking ☐ Savings
d Account number ☐

Amount You Owe
77 Amount of line 75 you want applied to your 2015 estimated tax 77
78 Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions 78
79 Estimated tax penalty (see instructions) 79

Third Party Designee
Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete below. ☐ No
Designee's name Phone no. Personal identification number (PIN) ☐

Sign Here
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.
Your signature Date Your occupation Daytime phone number
Spouse's signature. If a joint return, both must sign. Date Spouse's occupation If the IRS sent you an Identity Protection PIN, enter it here (see instructions) ☐

Paid Preparer Use Only
Print/Type preparer's name Preparer's signature Date
Firm's name Firm's address Firm's EIN Phone no.

www.irs.gov/form1040 Form 1040 (2014)

Education Credits (line 50)—If post-secondary (higher) education expenses are entered on line 50 they **ARE NOT** allowed as a deduction since those expenses are being used as a tax credit.